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April.

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 25th day of November, 2008 and acknowledged on the 25th day of November, 2008, Tasha A Leach, executed and delivered a certain Deed of Trust unto Michael J Broker, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for USAA Federal Savings Bank, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2970 at Page 442; and

WHEREAS, on the 6th day of June, 2014, Mortgage Electronic Registration Systems, Inc. as nominee for USAA Federal Savings Bank, assigned said Deed of Trust unto U.S. Bank National Association, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3847 at Page 145; and

WHEREAS, on the 23rd day of September, 2014 the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3880 at Page 477; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 2nd day of June, 2015, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 18, Emery Hills Subdivision, situated in Section 27, Township 2 South, Range 7 West, DeSoto County, Mississippi as per plat thereof recorded in Plat Book 102, Pages 23-24, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 27th day of April, 2015.

Emily Kaye Courteau Substitute Trustee

855 S Pear Orchard Rd., Ste. 404, Bldg. 400

Ridgeland, MS 39157

(318) 330-9020

/F14-0361

PUBLISH: 5.12.15/5.19.15/5.26.15

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Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 7th day of September, 2007 and acknowledged on the 7th day of September, 2007, Chadd D. Allen and Misty D. Allen, husband and wife, executed and delivered a certain Deed of Trust unto Sam McClatchy, Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Pulaski Mortgage Company, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2788 at Page 522; and

WHEREAS, on the 13th day of September, 2007, Mortgage Electronic Registration Systems, Inc., assigned said Deed of Trust unto Countrywide Bank, FSB, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2811 at Page 100; and

WHEREAS, on the 3rd day of September, 2014 the Holder of said Deed of Trust substituted and appointed Michael Jedynak by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3873 at Page 28; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 2nd day of June, 2015, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535. Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 25, Phase II, Blue Lake Springs, in Section 32, Township 2 South, Range 9 West, Desoto County, Mississippi, Plat Book 80, Page 48, in the Chancery Clerk's Office of Desoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 27th day of April, 2015.

Michael Jedynak
Substitute Trustee

855 S Pear Orchard Rd., Ste. 404, Bldg. 400

Ridgeland, MS 39157

(318) 330-9020

/F14-0974

PUBLISH: 5.12.15/5.19.15/5.26.15

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6.2.2015

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Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 25th day of April, 2007 and acknowledged on the 26th day of April, 2007, Larry Ingram Jones, and Barbara D Jones, as husband and wife, as joint tenants with rights of survivorship, and not as tenants in common, executed and delivered a certain Deed of Trust unto ReconTrust Company, NA, Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Countrywide Home Loans, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2715 at Page 81; and

WHEREAS, on the 22nd day of May, 2014, Mortgage Electronic Registration Systems, Inc., assigned said Deed of Trust unto The Bank of New York Mellon fka The Bank of New York, as Trustee for the certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series 2007-9, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3820 at Page 403; and

WHEREAS, on the 30th day of March, 2015 the Holder of said Deed of Trust substituted and appointed Michael Jedynak by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3967 at Page 275; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 2nd day of June, 2015, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

All that certain parcel of land situated in the County of DeSoto, State of Mississippi, being bounded and described as follows:

Lot 1, Emmitt Gibbs Subdivision, Section "A", situated in Section 33, Township 1 South, Range 5 West, DeSoto County, Mississippi as per plat Recorded in Plat Book 18, Page 36, Chancery Clerk's Office, DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 1st day of May, 2015.

Substitute Trustee

855 S Pear Orchard Rd., Ste. 404, Bldg. 400

Ridgeland, MS 39157

(318) 330-9020

/F10-0058

PUBLISH: 5.12.15 - 5.19.15 - 5.26.15

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Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 7th day of February, 2007 and acknowledged on the 7th day of February, 2007, Sinie A Roberts, a single person, executed and delivered a certain Deed of Trust unto William H Glover, Jr, Trustee for Wells Fargo Bank, N.A., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2660 at Page 658 and rerecorded in Book 2686 at Page 739; and

WHEREAS, on the 15th day of April, 2015 the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3972 at Page 294; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 2nd day of June, 2015, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 101, Section "A", Revised, Churchwood Estates Subdivision, located in Section 2, Township 2 South, Range 8 West, City of Horn Lake, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 12, Pages 45-46, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 5th day of May, 2015.

Emily Kaye Courteau

Substitute Trustee

855 S Pear Orchard Rd., Ste. 404, Bldg. 400

Ridgeland, MS 39157 (318) 330-9020

/F15-0286

PUBLISH: 5.12.15 - 5.19.15 - 5.26.15

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Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 22nd day of June, 2012 and acknowledged on the 22nd day of June, 2012, Harvie Dunn Elizabeth Dunn executed and delivered a certain Deed of Trust unto Kathryn L. Harris, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Community Mortgage Corporation, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in DK T Book 3458 at Page 729; and

WHEREAS, on the 13th day of June, 2014, Mortgage Electronic Registration Systems, Inc. as nominee for Community Mortgage Corporation, assigned said Deed of Trust unto Wells Fargo Bank, NA, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3831 at Page 581; and

WHEREAS, on the 31st day of December, 2014 the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3923 at Page 358; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 2nd day of June, 2015, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 50, Section A, Rasco Farms Subdivision, situated in Section 21, Township 1 South, Range 8 West, DeSoto County, MS, as per plat of record in Plat Book 103, Page 43, in the Chancery Clerk's Office of DeSoto County, MS.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 1st day of May, 2015.

Emily Kaye Courteau Substitute Trustee

855 S Pear Orchard Rd., Ste. 404, Bldg. 400

Ridgeland, MS 39157

(318) 330-9020

/F14-1815

PUBLISH: 5.12.15 - 5.19.15 - 5.26.15

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 22nd day of July, 2005 and acknowledged on the 22nd day of July, 2005, Mary L Bostedor, a single person, executed and delivered a certain Deed of Trust unto Ashley Young, Trustee for National City Mortgage a division of National City Bank of Indiana, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2274 at Page 121; and

WHEREAS, by various assignments on record said Deed of Trust was ultimately assigned to U.S. Bank N.A. by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2337 at Page 78; and

WHEREAS, on the 14th day of April, 2015 the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3968 at Page 494; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 2nd day of June, 2015, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 2202, Section F, DeSoto Village Subdivision, in Section 33, Township 1 South, Range 8 West, as shown by plat of record in Plat Book 13, Pages 1-5, Chancery Clerk's Office for DeSoto County, Mississippi, to which plat reference is hereby made for a more complete legal description.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 3rd day of May, 2015.

Emily Kaye Courteau Substitute Trustee

855 S Pear Orchard Rd., Ste. 404, Bldg. 400

Ridgeland, MS 39157

(318) 330-9020

/F15-0299

PUBLISH: 5.12.15 - 5.19.15 - 5.26.15

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on August 25, 2005, Phalan Jackson and Theresa Jackson executed a certain deed of trust to William H. Glover, Jr., Trustee for the benefit of Wells Fargo Bank, N.A. which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2,293 at Page 110; and

WHEREAS, said Deed of Trust was subsequently assigned to HSBC Bank USA, National Association as Trustee for Wells Fargo Home Equity Asset-Backed Securities 2005-3 Trust, Home Equity Asset-Backed Certificates, Series 2005-3 by instrument dated October 7, 2013 and recorded in Book 3,726 at Page 431 of the aforesaid Chancery Clerk's office; and

WHEREAS, HSBC Bank USA, National Association as Trustee for Wells Fargo Home Equity Asset-Backed Securities 2005-3 Trust, Home Equity Asset-Backed Certificates, Series 2005-3 has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated April 17, 2015 and recorded in the aforesaid Chancery Clerk's Office in Book 3,971 at Page 191; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, HSBC Bank USA, National Association as Trustee for Wells Fargo Home Equity Asset-Backed Securities 2005-3 Trust, Home Equity Asset-Backed Certificates, Series 2005-3, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on June 2, 2015 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 300, Forest Hill Community, Phase 6, in Sections 8 and 17, Township 2 South, Range 5 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 90, Page 19, in the office of the Chancery Clerk of DeSoto County, Mississippi.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 5th day of May, 2015.

Shapiro & Massey, LLC SUBSTITUTED TRUSTEE

Shapiro & Massey, LLC 1080 River Oaks Drive Suite B-202 Flowood, MS 39232 (601)981-9299

4084 Julia Drive Olive Branch, MS 38654 15-012251BD

Publication Dates: May 12, 19 and 26, 2015

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on April 17, 2009, Ruth E. Morris executed a certain deed of trust to Adams & Edens, P.A., Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., as nominee for United Wholesale Mortgage, its successors and assigns which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 3,022 at Page 253; and

WHEREAS, said Deed of Trust was subsequently assigned to Nationstar Mortgage LLC by instrument dated January 24, 2013 and recorded in Book 3,579 at Page 659 of the aforesaid Chancery Clerk's office; and

WHEREAS, Nationstar Mortgage LLC has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated April 17, 2015 and recorded in the aforesaid Chancery Clerk's Office in Book 3,971 at Page 188; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, Nationstar Mortgage LLC, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on June 2, 2015 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 43, 2nd Revision to Lots 4 & 5, Greenbriar Lakes Commercial Subdivision, in Section 30, Township 1 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 51, Page 29 in the Office of the Chancery Clerk of DeSoto County, Mississippi.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 5th day of May, 2015.

Shapiro & Massey, LLC SUBSTITUTED TRUSTEE

Shapiro & Massey, LLC 1080 River Oaks Drive Suite B-202 Flowood, MS 39232 (601)981-9299

312 Alex Cove Southaven, MS 38671 15-012064AH

Publication Dates: May 12, 19 and 26, 2015

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on June 4, 2009, Robert K. Ozment and Melissa Ann Orment (signed Melissa Ann Ozment), Husband and Wife executed a certain deed of trust to World Wide Land Transfer, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc. as nominee for American Financial Resources, Inc., its successors and assigns which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 3,048 at Page 535; and

WHEREAS, said Deed of Trust was subsequently assigned to Ocwen Loan Servicing, LLC by instrument dated July 7, 2014 and recorded in Book 3,843 at Page 245 of the aforesaid Chancery Clerk's office; and

WHEREAS, Ocwen Loan Servicing, LLC has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated April 17, 2015 and recorded in the aforesaid Chancery Clerk's Office in Book 3,971 at Page 185; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, Ocwen Loan Servicing, LLC, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on June 2, 2015 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 30, Section A, Mallard Creek Subdivision, in Section 27, Township 1 South, Range 8 West, as shown by plat of record in Plat Book 25, Page 6-7, Chancery Clerk's office for DeSoto County, Mississippi, to which plat reference is hereby made for a more complete legal description.

Parcel ID: 1088270900003000

Commonly known as: 7324 Mallard Creek Drive, Horn Lake, MS 38637

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 7th day of May, 2015.

Shapiro & Massey, LLC SUBSTITUTED TRUSTEE

Shapiro & Massey, LLC 1080 River Oaks Drive Suite B-202 Flowood, MS 39232 (601)981-9299

7324 Mallard Creek Dr Horn Lake, MS 38637 14-010682BD

Publication Dates: May 12, 19 and 26, 2015

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 3rd day of August, 2012 and acknowledged on the 3rd day of August, 2012, Stevie P. Deloach and Thomas S. Deloach, husband and wife as joint tenants with right of survivorship, executed and delivered a certain Deed of Trust unto Monte Connell, Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for American Mortgage Services, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in DK T Book 3481 at Page 470; and

WHEREAS, on the 23rd day of December, 2014, Mortgage Electronic Registration Systems, Inc., as nominee for American Mortgage Services, Inc., assigned said Deed of Trust unto U.S. Bank National Association, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3920 at Page 435; and

WHEREAS, on the 8th day of April, 2015 the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3968 at Page 500; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 2nd day of June, 2015, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535. Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 65, Section A, Phase 2, Hamilton Place Subdivision, situated in Section 30, Township 1 South, Range 6 West, as shown on Plat of record in Plat Book 97, Page 25, in the Chancery Clerk's Office of DeSoto county, MS, to which reference is hereby made for a more particular description of said property.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 6th day of May, 2015.

Emily Kaye Courteau Substitute Trustee

855 S Pear Orchard Rd., Ste. 404, Bldg. 400

Ridgeland, MS 39157

(318) 330-9020

/F15-0424

PUBLISH: 5.12.15 - 5.19.15 - 5.26.15

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 21st day of November, 2008 and acknowledged on the 21st day of November, 2008, John Hendrix and Evelyn Hendrix, husband and wife, executed and delivered a certain Deed of Trust unto Greg A. Ziskind, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Residential Loan Centers of America, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2970 at Page 374; and

WHEREAS, John Hendrix and Evelyn Hendrix, husband and wife is also known as John A. Hendrix and Evelyn C. Hendrix per the land records of DeSoto County, Mississippi; and

WHEREAS, on the 30th day of July, 2014, the Holder of said Deed of Trust filed a Loan Modification Agreement of Deed of Trust by instrument recorded in the office of the aforesaid Chancery Clerk of Court in DK T Book 3852 at Page 33 and re-recorded in DK T Book 3902 at Page 392; and

WHEREAS, on the 8th day of March, 2012, Mortgage Electronic Registration Systems, Inc., assigned said Deed of Trust unto Bank of America, N.A., by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3415 at Page 500; and

WHEREAS, on the 13th day of April, 2015 the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3970 at Page 498; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 2nd day of June, 2015, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 23, Germanwood Station Subdivision, in Section 21, Township 1 South, Range 6 West, as shown on Plat of Record in Plat Book 74, Pages 44-47, in the Clerk's office of DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.

This conveyance is made subject to subdivision restrictions, building lines and easements of record in Plat book 74, Pages 44-47, in the aforesaid Clerk's office.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 6th day of May, 2015.

Emily Kaye Courteau Substitute Trustee 855 S Pear Orchard Rd., Ste. 404, Bldg. 400 Ridgeland, MS 39157 (318) 330-9020

/F15-0429

PUBLISH: 5.12.15/5.19.15/5.26.15

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Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 20th day of August, 2003 and acknowledged on the 20th day of August, 2003, Hillary Smallwood and Jeff Smallwood, wife and husband, executed and delivered a certain Deed of Trust unto First National Financial, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for NBANK, N.A., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 1808 at Page 142; and

WHEREAS, on the 5th day of February, 2013, Mortgage Electronic Registration Systems, Inc. as nominee for NBank, National Association, assigned said Deed of Trust unto Wells Fargo Bank, NA, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3582 at Page 218; and

WHEREAS, on the 29th day of May, 2013 the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3652 at Page 445; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 2nd day of June, 2015, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 73, Section G, Church Road Estates Subdivision, in Section 2, Township 2 South, Range 8 West, as shown by plat of record in Plat Book 25, Pages 1 and 2, Chancery Clerk's Office for DeSoto County, Mississippi, to which plat reference is hereby made for a more complete legal description.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 6th day of May, 2015.

Emily Kaye Courteau Substitute Trustee 855 S Pear Orchard Ro

855 S Pear Orchard Rd., Ste. 404, Bldg. 400

Ridgeland, MS 39157 (318) 330-9020

/F13-0770

PUBLISH: 5.12.15/5.19.15/5.26.15

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Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 13th day of November, 2007 and acknowledged on the 13th day of November, 2007, Ricky L York and wife Barbara J York tenants by the entirety with right of survivorship, executed and delivered a certain Deed of Trust unto Bryan P. Griffin, Trustee for Wells Fargo Financial Mississippi 2, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2820 at Page 755; and

WHEREAS, on the 23 day of April, 2015 the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3972 at Page 286; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said. Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 2nd day of June, 2015, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

All that certain property situated in the County of DeSoto, and State of Mississippi, being described as follows:

Lot 197, Section A, Holly Hills Subdivision in Section 30, Township 1 South, Range 8 West, as shown of record in Plat Book 10, Pages 34-35 in the Office of the Chancery Clerk of DeSoto County, Mississippi.

Being the Property Conveyed in Warranty Deed from William F. Green and Sylvia L. Green to Ricky L. York and Wife, Barbara J. York, dated 10/17/1978, recorded 10/18/1978, in Deed Book 137, Page 207, in the Clerk of Chancery Court for DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 6th day of May, 2015.

En..., Kaye Courteau Substitute Trustee

855 S Pear Orchard Rd., Ste. 404, Bldg. 400

Ridgeland, MS 39157

(318) 330-9020

/F15-0495

PUBLISH: 5.12.15/5.19.15/5.26.15

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 14th day of September, 2007 and acknowledged on the 14th day of September, 2007, Christal M. Lomax a married person; joined herein by Michael B. Lomax, executed and delivered a certain Deed of Trust unto Kathryn L. Harris, Trustee for Mortgage Electronic Registration Systems Inc. as nominee for Community Mortgage Corporation, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2790 at Page 469 and rerecorded in Book 2821 at Page 612; and

WHEREAS, Christal M. Lomax a married person; joined herein by Michael B. Lomax is also known as Christal Lomax per the land records of DeSoto County, Mississippi; and

WHEREAS, on the 19th day of October, 2010, Mortgage Electronic Registration Systems Inc., assigned said Deed of Trust unto Citimortgage, Inc., by instrument recorded in the office of the aforesaid Chancery Clerk in DKT Book 3231 at Page 348; and

WHEREAS, on the 14th day of April, 2015 the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3972 at Page 296; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 2nd day of June, 2015, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 53, Section A, Kingston Estates Subdivision, Situated in Section 28, Township 1 South, Range 8 West, City of Horn Lake, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 38, Page 13, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 5th day of April, 2015.

Emily Kaye Courteau

Emily Kaye Courteau Substitute Trustee 855 S Pear Orchard Rd., Ste. 404, Bldg. 400 Ridgeland, MS 39157 (318) 330-9020

/F15-0445

PUBLISH: 5.12.15 - 5.19.15 - 5.26.15

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 15th day of December, 2004 and acknowledged on the 15th day of December, 2004, Robert Earl Given, Sr., executed and delivered a certain Deed of Trust unto Douglas R. Beaty, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Decision One Mortgage Company, LLC, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2147 at Page 306; and

WHEREAS, on the 16th day of April, 2011, Mortgage Electronic Registration Systems, Inc. as nominee for Decision One Mortgage Company, LLC, assigned said Deed of Trust unto The Bank of New York Mellon fka The Bank of New York as trustee for the Certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series 2005-BC3, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3299 at Page 473; and

WHEREAS, on the 19th day of February, 2015 the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3947 at Page 642; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 23rd day of June, 2015, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outery, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 2, Saddlebrook Farms Subdivision, situated in Section 17, Township 1 South, Range 5 West, as shown on plat of record in Plat Book 85, Page 6, in the Register's Office of Desoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 28th day of May, 2015.

Emily Laye Courteau

Substitute Trustee

855 S Pear Orchard Rd., Ste. 404, Bldg. 400

Ridgeland, MS 39157

(318) 330-9020

/F10-3006A

PUBLISH: 6.2.15/6.9.15/6.16.15

6-23-15